

Information to identify the case:

Debtor 1	Charles Stegura III	Social Security number or ITIN xxx-xx-2459
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Sandra A Stegura	Social Security number or ITIN xxx-xx-4649
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 12-10523-MBK		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Charles Stegura III
aka Charles F Stegura

Sandra A Stegura

6/5/17

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New Jersey

In re:
 Charles Stegura, III
 Sandra A Stegura
 Debtors

Case No. 12-10523-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 46

Date Rcvd: Jun 05, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 07, 2017.

db/jdb +Charles Stegura, III, Sandra A Stegura, 372 Park Avenue, Old Bridge, NJ 08857-1356
 512673602 +ACC Capital Holdings, POB 11000, Santa Ana, CA 92711-1000
 512972235 AMBOY PATHOLOGY ASSOCIATES PA, Revenue Recovery Corporation, PO Box 2698, Knoxville, TN 37901-2698
 512673603 +Advanced Feet & Ankle Care, 2433 Hwy 516, Old Bridge, NJ 08857-1899
 512673607 +Atlantic Federal Cred Un, 37 Market Street, Kenilworth, NJ 07033-1761
 512673609 +CCSI/RAB, Macys, PO Box 34119, Memphis, TN 38184-0119
 512673610 +CEPI LLC, 723 N Beers St, Ste 1D, Holmdel, NJ 07733-1512
 512673614 +Garden State Anesthesia-Raritan Bay, Attn: Raymond Meisenbacher & Sons Esqs., 739 East Main Street, Bridgewater, NJ 08807-3339
 512673618 ++JERSEY CENTRAL POWER AND LIGHT COMPANY, BUILDING 3, 331 NEWMAN SPRINGS ROAD, RED BANK NJ 07701-6771
 (address filed with court: Jersey Central Power & Light, PO Box 3687, Akron, OH 44309)
 512769508 +Jersey Central Power & Light, 331 Newman Springs Rd, Building 3, Red Bank, NJ 07701-6771
 512673619 #+Keystone Financial Services, Raritan Bay Medical Center, PO Box 730, Allenwood, NJ 08720-0730
 512673621 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, 350 Highland Drive, Lewisville, TX 75067)
 512690401 +Nationstar Mortgage, PO Box 829009, Dallas, TX 75382-9009
 513056535 +Nationstar Mortgage, LLC, P.O. Box 829009, Dallas, Texas 75382-9009
 512737416 +New Century Financial Services, Inc., successor in inter.to GE Capital-JC Penn, c/o Pressler and Pressler, LLP., 7 Entin Road, Parsippany NJ 07054-5020
 512673624 +Northland Group Inc., Crown Asset MGMT/JCPENNY, PO Box 390846, Edina, MN 55439-0846
 512673623 +Northland Group Inc., Macys, PO Box 390846, Edina, MN 55439-0846
 512673625 +Old Bridge MUA, PO Box 1006, Laurence Harbor, NJ 08879-4006
 513184813 +Old Bridge Municipal Utilities Authority, PO Box 1006, Laurence Harbor, NJ 08879-4006
 512673626 +Perth Amboy Anesthesiology POC, PO Box 8500, Philadelphia, PA 19178-8500
 512673627 +Plymouth Rock Assurance, PO Box 48, Newark, NJ 07101-0048
 512673629 +Pressler & Pressler, JCPENNEY, 7 Entin Rd., Parsippany, NJ 07054-5020
 512673630 +Raritan Bay Med Cntr, PO Box 48071, Newark, NJ 07101-4871
 512673631 +Revenue Recovery Corporation, Amboy Pathology Asscoiates PA, 612 Gay Street, Knoxville, TN 37902-1603

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 05 2017 22:40:00 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 05 2017 22:39:56 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 cr EDI: FORD.COM Jun 05 2017 22:18:00 Ford Motor Credit Company, LLC, P.O. Box 6275, Dearborn, MI 48121
 512673606 +EDI: ARSN.COM Jun 05 2017 22:18:00 ARS National Services Inc., LVNV Funding/JC PENNEY, PO Box 463023, Escondido, CA 92046-3023
 512673604 +EDI: GMACFS.COM Jun 05 2017 22:18:00 Ally Financial, POB 380901, Bloomington, MN 55438-0901
 512673605 +EDI: AMEREXPR.COM Jun 05 2017 22:18:00 American Express, POB 981537, El Paso, TX 79998-1537
 512673608 +EDI: CAPITALALONE.COM Jun 05 2017 22:18:00 Capital One, POB 30281, Salt Lake City, UT 84130-0281
 512673611 +EDI: CIAC.COM Jun 05 2017 22:18:00 Citimortgage, POB 9438, Gaithersburg, MD 20898-9438
 512673612 +EDI: CCS.COM Jun 05 2017 22:18:00 Credit Collection Services, Palisades Safety & Insurance Association, Two Wells Avenue, Dept 773, Newton, MA 02459-3225
 512695497 +EDI: TSYS2.COM Jun 05 2017 22:18:00 Department Stores National Bank/Macys, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
 512797332 EDI: FORD.COM Jun 05 2017 22:18:00 Ford Motor Credit Company LLC, Dept 55953, P O Box 55000, Detroit MI 48255-0953
 512673613 +EDI: FORD.COM Jun 05 2017 22:18:00 Ford Motor Credit, POB 542000, Omaha, NE 68154-8000
 512673615 +EDI: RMSC.COM Jun 05 2017 22:18:00 GE/JCPENNEY, PO Box 965007, Orlando, FL 32896-5007
 512673616 +EDI: HFC.COM Jun 05 2017 22:18:00 HSBC Bank, PO Box 5253, Carol Stream, IL 60197-5253
 512673617 +EDI: HFC.COM Jun 05 2017 22:18:00 HSBC Retail Services, 90 Christiana Rd, New Castle, DE 19720-3118
 512937079 EDI: JEFFERSONCAP.COM Jun 05 2017 22:19:00 Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-9617
 512673620 +EDI: TSYS2.COM Jun 05 2017 22:18:00 Macys, POB 8218, Mason, OH 45040-8218
 512673622 +E-mail/PDF: bankruptcyc@ncfsi.com Jun 05 2017 22:36:36 New Century Financial Services, GE Capital - JC PENNEY, 110 S. Jefferson Rd 104, Whipppany, NJ 07981-1038
 512673628 EDI: PRA.COM Jun 05 2017 22:18:00 Portfolio Recovery Assoc., HSBC Card Services III INC, 120 Corporate Blvd, Ste 100, Norfolk, VA 23502
 513025179 EDI: PRA.COM Jun 05 2017 22:18:00 Portfolio Recovery Associates, LLC, c/o Orchard Bank, PO Box 41067, Norfolk VA 23541
 512673633 +EDI: WFNNB.COM Jun 05 2017 22:18:00 WFNNB/Lane Bryant, PO Box 182789, Columbus, OH 43218-2789

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 46

Date Rcvd: Jun 05, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

512673632 +EDI: WFNNE.COM Jun 05 2017 22:18:00 Wells Fargo/The Avenue, PO Box 182789,
Columbus, OH 43218-2789

TOTAL: 22

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Nationstar Mortgage LLC, 6409 Congress Avenue, Suite 100, Boca Raton,

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 07, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 5, 2017 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Charles G. Wohlrab on behalf of Creditor Nationstar Mortgage LLC cwohlrab@logs.com, njbankruptcynotifications@logs.com
Denise E. Carlon on behalf of Creditor Nationstar Mortgage, LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Denise E. Carlon on behalf of Creditor NATIONSTAR MORTGAGE LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
John R. Morton, Jr. on behalf of Creditor Ford Motor Credit Company, LLC mortonlaw.bccraig@verizon.net, tfitz@mortoncraig.com;mhazlett@mortoncraig.com
Laura M. Egerman on behalf of Creditor Nationstar Mortgage LLC bkyecf@rasflaw.com, gshasa@rasnj.com;bmusarra@rasnj.com;bkyecf@rasflaw.com;legerman@rasnj.com
Laura M. Egerman on behalf of Creditor NATIONSTAR MORTGAGE LLC bkyecf@rasflaw.com, gshasa@rasnj.com;bmusarra@rasnj.com;bkyecf@rasflaw.com;legerman@rasnj.com
Ryan A. Gower on behalf of Creditor Nationstar Mortgage, LLC bkecf@milsteadlaw.com
Scott M. Zauber on behalf of Joint Debtor Sandra A Stegura szauber@subranni.com, ecf@subranni.com;desk@subranni.com;cwild@subranni.com;jwiesner@subranni.com;mmorrow@subranni.com; hinnaurato@subranni.com
Scott M. Zauber on behalf of Debtor Charles Stegura, III szauber@subranni.com, ecf@subranni.com;desk@subranni.com;cwild@subranni.com;jwiesner@subranni.com;mmorrow@subranni.com; hinnaurato@subranni.com

TOTAL: 11